



## Delinquent Loan Lockout

Loan Delq Lockout  
PS\_LOANDELQ\_LOCKOUT  
Application 14194  
ExtensionId: 22478baa-eeeb-403e-9e8c-99a1e22386ba

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**Overview:**

This application creates a Lockout Flag on past due loan accounts and removes the Lockout Flag when the account becomes current again.

**Key Benefits:**

This application can improve your efficiency of processing loans by automating the process of locking out accounts that the institution considers delinquent. This application will place an institution-specified, account-level lockout flag on loan accounts that are past due. Once an account is paid current, this application will remove the lockout flag. The application will also report loan accounts that are delinquent.

**Processing:**

The PS\_LOANDELQ\_LOCKOUT application uses parameters to select loan accounts that are past due and places a Financial Institution-defined Lockout Flag on each account. Conversely, the application identifies accounts having the specified Lockout Flag and, when they are no longer delinquent, inactivates the Lockout Flag. The report also lists accounts that remain delinquent after having the Lockout Flag placed by a previous run of the application.

**Parameters:**

Parameter	Code	Description (how used)	Required	Default
Number of Days	DAYS	The number of days past due an account must be for selection.	Yes	<Blank>
Lockout Flag Code	LOFC	The code for the Lockout Flag to be used by the application.	Yes	<Blank>
Minor Account Type Code	MICD	Comma-separated list of minor account types to be selected for processing by the application.	Yes	<Blank>
RptOnly_YN	RPT	Y = Produce a report but do not update the DNA database. N = Process the DNA database updates and produce a report.	Yes	Y
Current Acct Status Code	CASC	Current Acct Status Code List	Yes	ACT,NPFM

**Non-Transaction Updating Applications**

This application updates activity when placing and removing Lockout Flags, using the Activity Category of Account Maintenance (AMNT) and Activity Type of Account (ACCT).

**Scheduling and re-run information:**

Please include details on the following:

- The application cannot be run back in time

**Report(s):**

Number of Days : 60 Lockout Flag Code: PMTO Minor Account Type Code: OVER,NHEL,LOC,SLOC,CLOA,LOCF RptOnly_YN: Y						
<hr/>						
Bank: OSI Test ORACS8-BKID 145a		Loan Delq Lockout			Run Date: 03-22-2011	
Report: PS_LOANDELQ_LOCKOUT					Post Date: 03-22-2011	
					Page: 1 of 8	
Account Number	Major	Minor	Stat	Due Date	Days	Update Note
7200111319	CNS	NHEL	ORIG	05-10-2009	681	Placed
7200115549	CNS	NHEL	ORIG	04-10-2009	711	Placed
7200115559	CNS	NHEL	ORIG	06-10-2009	650	Placed
7200115599	CNS	NHEL	ORIG	06-10-2009	650	Placed
7200115649	CNS	NHEL	ORIG	05-10-2009	681	Placed
7200115719	CNS	NHEL	ACT	06-10-2009	650	Placed
7200116319	CNS	NHEL	ORIG	05-10-2009	681	Placed
7200120456	CNS	NHEL	ORIG	06-10-2009	650	Placed
7200120464	CNS	NHEL	ORIG	06-10-2009	650	Placed
7200120472	CNS	NHEL	ACT	05-10-2009	681	Placed
7200055290	CNS	OVER	NPFM	10-15-2008	888	Placed
7200081389	CNS	OVER	NPFM	10-14-2008	889	Placed
7200115149	CNS	OVER	ACT	06-15-2009	645	Placed
7200116799	CNS	OVER	ACT	08-21-2009	578	Placed
7200082639	CNS	SLOC	ACT	06-19-2009	641	Placed
7200114699	CNS	SLOC	ACT	06-19-2009	641	Placed
Totals -----						
Lockouts Placed:		377				
Lockouts Removed:		0				
Lockouts Active:		0				
Update Errors:		0				
Past Due Date: 01-21-2011						

Field	Description
<b>Loan Delq Lockout</b>	
Account Number	The loan account number on which lockout is placed, removed or still active.
Major	The Major Account Type Code.
Minor	The Minor Account Type Code.
Stat	The Account Status Code.
Due Date	The payment due date on loan account number.
Days	The Number of Days Delinquent of loan account number.
Update Note	The Update Note Action on account. It can be 'Placed', 'Removed, Placed on: MM-DD-YYYY', and 'Active, Since: MM-DD-YYYY'.
<b>Summary</b>	
Lockouts Placed	Total number of accounts on which lockout flag is placed.
Lockouts Removed	Total number of accounts on which lockout flag is removed.
Lockouts Active	Total number of accounts on which lockout flag is still active.
Update Errors	Total number of accounts on which lockout flag is not updated due to any error.
Past Due Date	Past Due Date, based on Run Date and Days parameter.

- Output report will be sorted in the following order: Account Number, ascending
- An error will be displayed on report as 'Invalid Parameter: LockOut Flag', if invalid value passed in LOFC parameter.

**Additional Requirements:**

- Requires DNA 4.0 or higher
- It is the responsibility of the Financial Institution to create and configure the Lockout Flag to be used by this application.
- This application cannot be excluded from processing specific accounts or account types, except by use of the MICD parameter.
- This application represents custom functionality, and is not intended for inclusion in a future DNA release.

**Configuration Checklist:**

Item	Test Environment	Production Environment
Parameters		

**Installation:**

**Note:** If you obtained this application from the DNAAppstore, please disregard the installation instructions below. If you did not obtain this application from the DNAAppstore, please complete the installation instructions below.

- Run the PS\_LOANDELQ\_LOCKOUT.sql script to register the application. If not defined already, edit the institution option BATP (PS Batch Report Directory) with the designation of a custom program directory (ex: G:\OS\BANK\BAT\_EXE\PS\).
- Copy the PS\_LOANDELQ\_LOCKOUT.sqt to the Professional Services (PS) directory. Once the PS\_LOANDELQ\_LOCKOUT.sql script has been successfully run, and the Authorization Key applied, the PS\_LOANDELQ\_LOCKOUT application can be executed in Batch.
- This application requires an Authorization Key. After the primary installation instructions have been completed, you must apply the supplied Authorization Key for this application.

To enter the Authorization Key, go to Services >> System >> Institution >> Applications >> Application Manager.

**Revisions:**

Date	App Version #	Change
08/2020	1.0.0.1	Changed label to Fiserv Confidential
02/2018	1.0.0.1	Re-packaged for DNAAppstore.
08/2015	1.0.0.0	Documentation revised to current standards
03/2011	1.0.0.0	Documentation created for migration from client-specific to common application
03/2012	1.0.0.0	Completed migration to common application
01/2013	1.0.0.0	Re-Packaged and Re-documented for DNAAppStore